Dear ITT Student,

This is another note to you in an effort to provide you as much information as possible for you to make informed decisions.

We want to take this opportunity to make you aware of potential resources that may be available to assist you with ITT's closure. These resources may offer an opportunity to reduce the burden of any loans you have incurred during your enrollment at ITT. We have also included in this email a summary of recommended steps you should consider in mapping out options for continuing your education at a new college or university.

Options for Federal Student Loans:

You can apply to get your federal student loans discharged. Depending on your student status and your interactions with ITT, you may be eligible to have your loans forgiven, cancelled or discharged and may be eligible to be reimbursed for loans you already paid. Here are four different options that may apply to you:

- School Closure Discharge: If you were enrolled when ITT closed or withdrew on or after May 9, 2016, visit StudentAid.gov/closedschool to learn if you meet all of the requirements.
- Misleading Information: If your school misled you when you obtained a federal student loan, you
 may be eligible for what is known as a Borrower Defense Discharge. Visit
 <u>StudentAid.gov/borrower-defense</u> to learn more about the eligibility requirements and how to
 apply for loan relief.
- False Certification: If ITT took out a federal student loan in your name without your permission, or registered you for a program that prepared you for an occupation that you could not enter because, for example, you lacked a GED or had been convicted of a felony, you may be eligible to discharge the loans you took for that program. To learn more, visit StudentAid.gov/forgiveness. If you believe you qualify, contact your loan servicer to request a discharge application. Learn more about loan servicers by visiting StudentAid.gov/servicer. To find out who your servicer is, visit StudentAid.gov/servicer.
- Total and Permanent Disability or public service: You may also be eligible for a discharge or forgiveness for part or all of federal student loans if you are totally disabled (visit StudentAid.gov/forgiveness), working in a non-profit, government, or military job visit StudentAid.gov/publicservice), or working as a teacher (visit StudentAid.gov/teach-forgive)

Not making enough money to pay your loans? The Education Department offers Income - Driven Repayment Plans to lower your monthly payments based on your income. Learn more by visiting StudentAid.gov/IDR. Ready to apply? Visit StudentLoans.gov.

The U.S. Department of Education recently announced plans to automatically restore semesters of Pell Grant eligibility for students whose institutions closed while they are enrolled. In the coming weeks, the Department will release more details before beginning the restoration process. To learn more about limits on Pell Grant eligibility, visit StudentAid.gov/pell-limit. If you have immediate questions about any of these programs, call 1-800-4FED-AID.

Continuing your Education at a New College

To continue your education, you may consider transferring to another institution. In the past, we've published tips on choosing a college here. If you want to transfer, consider the helpful resources below.

Start with a Reliable College Search Tool:

- The U.S. Department of Veterans Affairs' college search engine, "GI Bill College Comparison Tool".
- The U.S. Department of Education has a college search engine called the <u>"College Scorecard,"</u> which has information on school outcomes.

Access College Counseling Resources:

- You may be eligible to receive personalized counseling and support through <u>VA's Education and Career Counseling</u> program to help you identify high-quality and reputable institutions that align with your educational goals.
- Department of Education also offers personalized counseling and support to eligible veterans through <u>Veterans Upward Bound and Education Opportunity Centers.</u>

Get Up To Speed on Your GI Benefits:

- To learn more about your options or to speak with a representative about your GI Bill benefits, contact the VA's Education Call Center at 1-888-442-4551 4551 (Monday Friday, 7 a.m. 6 p.m. CST). You can also join the conversation on our <u>Facebook page</u> or follow us on <u>Twitter</u> @VAVetBenefits.
- The Veterans of Foreign Wars (VFW) provides resources and programs that may also be helpful. The <u>VFW's Emergency Grant Program</u> provides funding on a case-by-case basis to assist eligible student veterans with unmet living expenses. In addition, the VFW provides scholarships for eligible student veterans who have exhausted their GI Bill benefits.
- Student Veterans of America (SVA) provides helpful resources for former ITT Tech Student Veterans. Visit: http://studentveterans.org/programs/itt-tech-closure-guidance.
- Finally, to view some of our previous ITT email correspondence in the last few months, please visit: https://www.facebook.com/gibillEducation/notes/?ref=page_internal.

As always, thank you for your service.

Curtis L. Coy Deputy Under Secretary for Economic Opportunity Veterans Benefits Administration U.S. Department of Veterans Affairs Washington, DC 20420

VA Core Values: Integrity, Commitment, Advocacy, Respect, Excellence ("I CARE")